



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [CITIGROUP INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [2,260,090,000](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CITIGROUP INC.](#)
[388 GREENWICH STREET](#)
[NEW YORK, NY 10013](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	2,222,139,000			1,979,195,500			1,923,700,750			1,875,656,000					
Net income (\$000)	11,047,000			19,401,000			18,045,000			-6,798,000					
Number of BHCs in peer group	128			125			118			108					
	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.95	2.77	13	2.36	3.01	20	2.42	3.08	20	2.42	2.92	22			
+ Non-interest income	1.36	1.21	62	1.33	1.32	60	1.39	1.31	62	1.42	1.35	57			
- Overhead expense	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25	2.26	2.72	25			
- Provision for credit losses	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90	0.40	0.16	90			
+ Securities gains (losses)	0.06	0.02	85	0.07	0.01	95	0.01	0	92	0.04	0.01	88			
+ Other tax equivalent adjustments	0	0	88	0	0	4	0	0	4	-0.01	0	2			
= Pretax net operating income (tax equivalent)	0.62	1.04	17	1.21	1.56	20	1.22	1.57	19	1.22	1.43	26			
Net operating income	0.50	0.81	19	0.98	1.19	21	0.94	1.24	20	-0.36	0.89	3			
Net income	0.50	0.82	19	0.98	1.19	21	0.94	1.24	21	-0.36	0.90	3			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		0.99			
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.78	3.55	13	4.14	4.41	30	3.94	4.24	31	3.56	3.80	31			
Interest expense	0.71	0.52	76	1.62	1.08	84	1.36	0.86	85	0.93	0.60	81			
Net interest income (tax equivalent)	2.07	3.01	13	2.52	3.33	20	2.58	3.38	21	2.63	3.19	22			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.08	0.27	93	1.12	0.21	94	1.06	0.22	92	1.12	0.24	92			
Earnings coverage of net loan and lease losses (X)	3.88	22.91	17	4.11	24.40	18	4.21	21.75	18	4.12	19.67	16			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	3.63	1.58	95	1.80	0.83	94	1.77	0.90	92	1.82	0.98	91			
Allowance for loan and lease losses / Total loans and leases	3.59	1.55	95	1.78	0.81	94	1.76	0.89	92	1.80	0.96	91			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.83	0.71	66	0.59	0.57	56	0.54	0.61	45	0.72	0.72	55			
30-89 days past due loans and leases / Total loans and leases	0.60	0.39	79	0.72	0.43	81	0.54	0.44	68	0.57	0.47	66			
Liquidity and Funding															
Net noncore funding dependence	52.51	3.20	96	58.48	14.45	96	53.17	16.62	96	54.56	17.03	95			
Net short-term noncore funding dependence	-21.91	-4.76	12	-7.81	3.38	15	-9.29	4.66	14	-6.02	4.83	18			
Net loans and leases / Total assets	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9	36.68	62.73	11			
Capitalization															
Tier 1 leverage ratio	7.37	9.13	6	7.96	9.76	10	8.32	9.71	11	8.82	9.53	26			
Holding company equity capital / Total assets	8.82	11.16	16	9.90	12.43	20	10.23	12.22	21	10.90	11.94	40			
Total equity capital (including minority interest) / Total assets	8.86	11.29	16	9.94	12.57	19	10.28	12.27	21	10.95	12.01	40			
Common equity tier 1 capital / Total risk-weighted assets	11.85	12.38	45	11.79	12.17	48	11.86	12.12	54	12.99	12.19	73			
Net loans and leases / Equity capital (X)	3.36	5.58	10	3.65	5.21	14	3.51	5.29	15	3.37	5.27	14			
Cash dividends / Net income	48.83	42.30	61	28.41	33.12	39	27.92	27.31	42		31.29				
Cash dividends / Net income (Subchapter S adjusted)				-0.65			-12.02			17.36		47.52			
Growth Rates															
Assets	15.83	16.68	49	1.76	9.26	18	4.07	7	44	2.81	8.28	31			
Equity capital	3.21	6.99	32	-1.52	10.49	4	-2.25	7.89	12	-10.83	10.18	2			
Net loans and leases	-5.10	9.07	9	2.45	9.10	25	1.88	7.89	20	7.28	9.38	52			
Noncore funding	11.16	-12.18	77	4.85	6.59	52	6.40	10.67	49	10.53	5.59	66			
Parent Company Ratios															
Short-term debt / Equity capital	7.82	0.77	92	3.67	1.02	82	7.52	1.14	89	8.08	1.07	89			
Long-term debt / Equity capital	76.83	13.56	93	72.34	13.04	94	64.98	13.37	93	67	12.69	93			
Equity investment in subsidiaries / Equity capital	106.93	102.81	75	104.60	103.22	59	104.65	103.10	59	104.76	102.10	65			
Cash from ops + noncash items + op expense / Op expense + dividends	97.58	147.24	19	262.10	190.27	78	240.99	174.91	81	327.45	148.20	92			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	40,753,000	49,106,000	47,100,000	42,454,000		-17.01	-3.73
Income from lease financing receivables.....	-80,000	55,000	84,000	80,000			
Fully taxable income on loans and leases.....	40,661,000	49,156,000	47,178,000	42,528,000		-17.28	-4.29
Tax-exempt income on loans and leases.....	12,000	5,000	6,000	6,000		140.00	50.00
Estimated tax benefit on income on loans and leases.....	1,616	620	733	1,896		160.79	-75.90
Income on loans and leases (tax equivalent).....	40,674,616	49,161,620	47,184,733	42,535,896		-17.26	-4.29
Investment interest income (tax equivalent).....	7,895,384	9,720,380	9,282,267	8,251,104		-18.77	10.31
Interest on balances due from depository institutions.....	928,000	2,682,000	2,203,000	1,645,000		-65.40	27.82
Interest income on other earning assets.....	8,631,000	14,990,000	12,300,000	9,140,000		-42.42	-3.01
Total interest income (tax equivalent).....	58,129,000	76,554,000	70,970,000	61,572,000		-24.07	-1.94
Interest on time deposits of \$250K or more	213,000	483,000	324,000	215,000		-55.90	
Interest on time deposits < \$250K.....	502,000	679,000	196,000	34,000		-26.07	
Interest on foreign office deposits	3,153,000	6,328,000	5,116,000	4,156,000		-50.17	-15.83
Interest on other deposits	1,808,000	4,714,000	3,124,000	1,361,000		-61.65	318.52
Interest on other borrowings and trading liabilities.....	8,068,000	16,548,000	14,518,000	9,172,000		-51.24	27.46
Interest on subordinated debt and mandatory convertible securities	1,009,000	1,166,000	1,187,000	1,206,000		-13.46	9.67
Total interest expense.....	14,753,000	29,918,000	24,465,000	16,144,000		-50.69	28.14
Net interest income (tax equivalent).....	43,376,000	46,636,000	46,505,000	45,428,000		-6.99	-9.20
Non-interest income.....	30,151,000	26,301,000	26,764,000	26,662,000		14.64	1.10
Adjusted operating income (tax equivalent)	73,527,000	72,937,000	73,269,000	72,090,000		0.81	-5.24
Overhead expense.....	45,591,000	42,598,000	42,913,000	42,373,000		7.03	0.07
Provision for credit losses.....	15,939,000	8,218,000	7,354,000	7,503,000			124.24
Securities gains (losses)	1,441,000	1,331,000	287,000	718,000		8.26	273.32
Other tax equivalent adjustments	10,000	-32,000	-40,000	-128,000			
Pretax net operating income (tax equivalent).....	13,682,000	23,913,000	23,460,000	22,804,000		-42.78	-44.89
Applicable income taxes	2,525,000	4,430,000	5,357,000	29,388,000		-43.00	-66.06
Tax equivalent adjustments	50,000	12,000	15,000	43,000			316.67
Applicable income taxes (tax equivalent).....	2,575,000	4,442,000	5,372,000	29,431,000		-42.03	-65.39
Minority interest	40,000	66,000	35,000	60,000		-39.39	-55.56
Net income before discontinued operations, net of minority interest	11,067,000	19,405,000	18,053,000	-6,687,000		-42.97	-36.01
Discontinued operations, net of applicable income taxes.....	-20,000	-4,000	-8,000	-111,000			
Net income attributable to holding company.....	11,047,000	19,401,000	18,045,000	-6,798,000		-43.06	-35.93
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	11,087,000	19,467,000	18,080,000	-6,738,000		-43.05	-36.03
Investment securities income (tax equivalent).....	7,895,384	9,720,380	9,282,267	8,251,104		-18.77	10.31
US Treasury and agency securities (excluding mortgage-backed securities)	1,520,000	1,975,000	2,397,000	1,848,000		-23.04	-12.84
Mortgage-backed securities	1,986,000	2,605,000	1,923,000	1,950,000		-23.76	32.58
All other securities	4,389,384	5,140,380	4,962,267	4,453,104		-14.61	12.11
Cash dividends declared.....	5,394,000	5,512,000	5,039,000	3,808,000		-2.14	330.49
Common	4,299,000	4,403,000	3,865,000	2,595,000		-2.36	788.22
Preferred.....	1,095,000	1,109,000	1,174,000	1,213,000		-1.26	42.39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	30,151,000	26,301,000	26,764,000	26,662,000	
Fiduciary activities income	2,359,000	2,183,000	2,188,000	2,087,000	
Service charges on deposit accounts - domestic	1,008,000	995,000	934,000	1,018,000	
Trading revenue.....	12,819,000	13,130,000	7,691,000	9,688,000	
Investment banking fees and commissions.....	7,352,000	6,528,000	6,529,000	6,632,000	
Insurance activities revenue.....	589,000	640,000	659,000	742,000	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	-43,000	58,000	217,000	394,000	
Net securitization income	71,000	62,000	58,000	46,000	
Net gains (losses) on sales of loans, OREO, other assets.....	458,000	1,381,000	973,000	1,451,000	
Other non-interest income.....	5,538,000	1,324,000	7,515,000	4,604,000	
Total overhead expenses	45,591,000	42,598,000	42,913,000	42,373,000	
Personnel expense.....	22,214,000	21,432,000	21,153,000	21,181,000	
Net occupancy expense.....	2,324,000	2,323,000	2,324,000	2,453,000	
Goodwill impairment losses	0	0	0	28,000	
Amortization expenses and impairment loss (other intangible assets).....	457,000	566,000	557,000	603,000	
Other operating expenses.....	20,596,000	18,277,000	18,879,000	18,108,000	
Fee income on mutual funds and annuities.....	29,000	42,000	42,000	88,000	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	24,420,000	
Number of equivalent employees	221,119	211,495	217,058	223,495	
Average personnel expense per employee.....	100.46	101.34	97.45	94.77	
Average assets per employee.....	10,049.52	9,358.12	8,862.61	8,392.38	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.10	2.02	24	0.16	2.72	23	0.16	3.08	20	0.33	2.85	22			
Overhead expenses / Net Interest Income + non-interest income	62.04	62.28	53	58.44	61.29	41	58.61	60.88	38	58.92	63.61	28			
Percent of Average Assets															
Total overhead expense	2.05	2.57	27	2.15	2.69	21	2.23	2.71	25	2.26	2.72	25			
Personnel expense.....	1	1.30	22	1.08	1.41	22	1.10	1.44	18	1.13	1.42	22			
Net occupancy expense.....	0.10	0.26	5	0.12	0.28	5	0.12	0.28	5	0.13	0.29	7			
Other operating expenses.....	0.95	0.94	68	0.95	0.97	61	1.01	0.97	67	1	1	57			
Overhead less non-interest income	0.69	1.25	14	0.82	1.32	17	0.84	1.38	14	0.84	1.34	16			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.01	61.82	56	58.40	60.64	44	58.57	60.37	42	58.78	62.73	32			
Personnel expense.....	30.21	32.36	34	29.38	32.39	31	28.87	32.51	27	29.38	32.93	28			
Net occupancy expense.....	3.16	6.58	8	3.18	6.52	8	3.17	6.48	9	3.40	6.70	11			
Other operating expenses.....	28.63	22.28	82	25.83	21.20	79	26.53	20.90	83	25.99	22.41	77			
Total non-interest income	41.01	28.83	79	36.06	29.23	68	36.53	28.50	71	36.98	31.08	65			
Fiduciary activities income	3.21	2.09	69	2.99	1.97	69	2.99	2.14	68	2.89	2.38	64			
Service charges on domestic deposit accounts	1.37	3.27	20	1.36	3.88	19	1.27	4.15	18	1.41	4.28	22			
Trading revenue.....	17.43	1.28	97	18	1.18	96	10.50	0.85	96	13.44	0.90	96			
Investment banking fees and commissions.....	10	2.46	89	8.95	3.54	83	8.91	3.42	84	9.20	3.62	82			
Insurance activities revenue.....	0.80	0.41	78	0.88	0.47	80	0.90	0.47	80	1.03	0.55	76			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	-0.06	0.01	26	0.08	0.28	45	0.30	0.65	48	0.55	0.60	61			
Net securitization income	0.10	0	93	0.09	0.01	92	0.08	0.01	92	0.06	0.01	91			
Net gain (loss) - sales of loans, OREO, and other assets	0.62	3.92	28	1.89	1.86	59	1.33	1.61	57	2.01	1.67	65			
Other non-interest income.....	7.53	9.65	44	1.82	10.04	2	10.26	9.86	62	6.39	10.77	25			
Overhead less non-interest income	21	31.93	19	22.34	31.06	22	22.04	31.46	20	21.79	31.19	19			
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.45	18.63	41	18.53	20.56	31	22.83	19.04	79	128.87	32.99	96			
Applicable income tax + TE / Pretax net operating income + TE	18.82	21.18	24	18.58	23.23	13	22.90	21.56	61	129.06	37.95	96			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	177,438,000	169,802,000	165,607,000	165,851,000			4.50	0.89
Commercial and industrial loans	167,657,000	177,036,000	178,326,000	174,748,000			-5.30	6.72
Loans to individuals	173,176,000	200,542,000	191,199,000	189,575,000			-13.65	3.51
Loans to depository institutions and acceptances of other banks	11,544,000	13,556,000	16,549,000	19,005,000			-14.84	-41.98
Agricultural loans	657,000	1,316,000	1,043,000	1,331,000			-50.08	-64.56
Other loans and leases	164,445,000	156,458,000	148,718,000	138,230,000			5.10	39.04
Less: Unearned income	632,000	593,000	652,000	605,000			6.58	10.30
Loans and leases, net of unearned income	694,285,000	718,117,000	700,790,000	688,135,000			-3.32	8.53
Less: Allowance for loan and lease losses	24,956,000	12,783,000	12,315,000	12,355,000			95.23	97.66
Net loans and leases	669,329,000	705,334,000	688,475,000	675,780,000			-5.10	6.73
Debt securities that reprice or mature in over 1 year	319,111,000	238,860,000	229,429,000	263,455,000			33.60	18.72
Mutual funds and equity securities	515,000	458,000	220,000	189,000			12.45	-17.60
Subtotal	988,955,000	944,652,000	918,124,000	939,424,000			4.69	10.31
Interest-bearing bank balances	288,133,000	174,394,000	168,432,000	157,039,000			65.22	156.81
Federal funds sold and reverse repos	294,712,000	251,322,000	270,684,000	232,478,000			17.26	34.16
Debt securities that reprice or mature within 1 year	116,136,000	117,738,000	117,994,000	80,292,000			-1.36	76.14
Trading assets	371,872,000	274,638,000	254,760,000	251,554,000			35.40	54.17
Total earning assets	2,059,808,000	1,762,744,000	1,729,994,000	1,660,787,000			16.85	34.14
Non-interest-bearing cash and due from depository institutions	26,349,000	23,967,000	23,645,000	23,775,000			9.94	26.07
Premises, fixed assets, and leases	13,808,000	13,884,000	8,439,000	7,874,000			-0.55	115.48
Other real estate owned	43,000	61,000	99,000	144,000			-29.51	-79.43
Investment in unconsolidated subsidiaries	8,045,000	7,965,000	7,250,000	7,019,000			1.00	-4.74
Intangible and other assets	152,123,000	142,537,000	147,956,000	142,866,000			6.73	-4.75
Total assets	2,260,090,000	1,951,158,000	1,917,383,000	1,842,465,000			15.83	30.55
Quarterly average assets	2,294,733,000	1,996,158,000	1,940,703,000	1,910,622,000			14.96	28.60
Average loans and leases (YTD)	701,810,250	699,708,000	689,380,250	656,044,750			0.30	7.69
Memoranda								
Loans held-for-sale	6,383,000	7,585,000	6,676,000	7,446,000			-15.85	-55.35
Loans not held-for-sale	687,902,000	710,532,000	694,114,000	680,689,000			-3.18	9.99
Real estate loans secured by 1–4 family	93,950,000	90,884,000	88,632,000	92,045,000			3.37	-13.70
Commercial real estate loans	25,833,000	25,067,000	24,968,000	19,636,000			3.06	112.22
Construction and land development	6,124,000	4,935,000	5,637,000	5,841,000			24.09	156.45
Multifamily	8,632,000	7,916,000	7,079,000	4,708,000			9.04	190.25
Nonfarm nonresidential	11,077,000	12,216,000	12,252,000	9,087,000			-9.32	62.63
Real estate loans secured by farmland	66,000	70,000	81,000	76,000			-5.71	
Total investment securities	435,762,000	357,056,000	347,643,000	343,936,000			22.04	29.94
U.S. Treasury securities	167,446,000	106,099,000	108,070,000	107,450,000			57.82	48.40
US agency securities (excluding mortgage-backed securities)	51,000	5,319,000	9,152,000	10,696,000			-99.04	-99.49
Municipal securities	12,643,000	12,914,000	13,327,000	14,193,000			-2.10	-35.50
Mortgage-backed securities	95,495,000	84,353,000	80,447,000	71,055,000			13.21	45.12
Asset-backed securities	21,862,000	22,001,000	19,603,000	21,502,000			-0.63	60.22
Other debt securities	137,750,000	125,912,000	116,824,000	118,851,000			9.40	22.16
Mutual funds and equity securities	515,000	458,000	220,000	189,000			12.45	-17.60
Available-for-sale securities	330,218,000	275,823,000	284,066,000	290,616,000			19.72	10.39
U.S. Treasury securities	146,153,000	106,099,000	108,070,000	107,450,000			37.75	29.53
US agency securities (excluding mortgage-backed securities)	51,000	5,319,000	9,152,000	10,696,000			-99.04	-99.49
Municipal securities	3,384,000	3,810,000	5,699,000	5,296,000			-11.18	-70.47
Mortgage-backed securities	44,540,000	36,095,000	44,501,000	44,956,000			23.40	-3.74
Asset-backed securities	277,000	522,000	847,000	3,918,000			-46.93	-96.98
Other debt securities	135,813,000	123,978,000	115,797,000	118,111,000			9.55	24.95
Mutual funds and equity securities	0	0	0	189,000			-100.00	
Held-to-maturity securities appreciation (depreciation)	2,848,000	1,448,000	-467,000	433,000			96.69	862.16
Available-for-sale securities appreciation (depreciation)	4,672,000	174,000	-2,385,000	-1,495,000			2585.06	
Structured notes, fair value	0	0	0	0				
Pledged securities	231,696,000	152,352,000	148,756,000	138,807,000			52.08	10.02

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	45,093,000	34,758,000	46,013,000	55,400,000		29.73	30.65
NOW, ATS and transaction accounts	104,797,000	84,520,000	103,025,000	77,640,000		23.99	92.73
Time deposits less brokered deposits) < \$250K.....	-57,841,000	-32,633,000	-32,207,000	-31,532,000			
MMDA and other savings accounts	442,302,000	324,369,000	267,027,000	284,772,000		36.36	61.96
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	534,351,000	411,014,000	383,858,000	386,280,000		30.01	40.26
Time deposits of \$250K or more	17,451,000	28,433,000	33,898,000	21,523,000		-38.62	
Foreign deposits	650,516,000	570,361,000	545,761,000	514,329,000		14.05	33.19
Federal funds purchased and repos.....	199,525,000	166,339,000	177,768,000	156,277,000		19.95	36.20
Secured federal funds purchased	0	0	0	0			
Commercial paper	18,010,000	16,476,000	13,238,000	9,940,000		9.31	80.19
Other borrowings w/remaining maturity of 1 year or less	53,326,000	65,628,000	57,778,000	82,870,000		-18.75	0.29
Other borrowings w/remaining maturity over 1 year	201,055,000	187,865,000	167,132,000	159,694,000		7.02	53.96
Brokered deposits < \$250K	78,407,000	60,838,000	49,714,000	37,761,000		28.88	
Noncore funding	1,218,290,000	1,095,940,000	1,045,289,000	982,394,000		11.16	40.48
Trading liabilities	164,035,000	118,431,000	143,069,000	124,018,000		38.51	39.78
Subordinated notes and debentures + trust preferred securities.....	28,809,000	27,185,000	26,197,000	28,657,000		5.97	0.72
Other liabilities	114,405,000	104,642,000	121,896,000	119,444,000		9.33	0.41
Total liabilities	2,059,890,000	1,757,212,000	1,720,309,000	1,640,793,000		17.22	36.59
Equity Capital							
Perpetual preferred stock (including surplus).....	19,324,000	17,828,000	18,292,000	19,069,000		8.39	16.61
Common stock	31,000	31,000	31,000	31,000		0.00	0.00
Common surplus.....	108,002,000	107,992,000	108,090,000	108,192,000		0.01	-0.40
Retained earnings.....	168,272,000	165,369,000	151,347,000	138,425,000		1.76	25.73
Accumulated other comprehensive income	-32,058,000	-36,318,000	-37,170,000	-34,668,000			
Other equity capital components	-64,129,000	-61,660,000	-44,370,000	-30,309,000			
Total holding company equity capital.....	199,442,000	193,242,000	196,220,000	200,740,000		3.21	-10.10
Noncontrolling (minority) interest in subsidiaries	758,000	704,000	854,000	932,000		7.67	-38.62
Total equity capital, including minority interest	200,200,000	193,946,000	197,074,000	201,672,000		3.22	-10.26
Total liabilities and capital	2,260,090,000	1,951,158,000	1,917,383,000	1,842,465,000		15.83	30.55
Memoranda							
Non-interest-bearing deposits	227,539,000	184,559,000	186,545,000	214,391,000		23.29	7.88
Interest-bearing deposits	1,053,186,000	886,087,000	826,686,000	745,502,000		18.86	51.09
Total deposits	1,280,725,000	1,070,646,000	1,013,231,000	959,893,000		19.62	41.05
Long-term debt that reprices within 1 year	37,225,000	33,557,000	37,816,000	41,488,000		10.93	-23.17
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	193,242,000	196,220,000	200,740,000	225,120,000			
Accounting restatements	-2,746,000	151,000	-87,000	-156,000			
Net income	11,047,000	19,401,000	18,045,000	-6,798,000			
Net sale of new perpetual preferred stock	1,496,000	-464,000	-777,000	0			
Net sale of new common stock	5,000	-112,000	-110,000	-27,000			
Sale of treasury stock	866,000	948,000	966,000	936,000			
Less: Purchase of treasury stock	3,335,000	18,238,000	15,027,000	14,943,000			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	5,394,000	5,512,000	5,039,000	3,808,000			
Change in other comprehensive income	4,260,000	852,000	-2,499,000	513,000			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	1,000	-4,000	8,000	-97,000			
Holding company equity capital, ending balance	199,442,000	193,242,000	196,220,000	200,740,000			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	7.85	36.22	10	8.70	37.78	13	8.64	37.19	12	9	35.54	13			
Commercial and industrial loans	7.42	13.52	17	9.07	12.02	36	9.30	12.85	36	9.48	12.62	38			
Loans to individuals	7.66	3.40	82	10.28	4.20	82	9.97	4.31	84	10.29	4.47	82			
Loans to depository institutions and acceptances of other banks	0.51	0.03	95	0.69	0.04	94	0.86	0.05	95	1.03	0.06	96			
Agricultural loans.....	0.03	0.19	46	0.07	0.24	57	0.05	0.30	56	0.07	0.21	60			
Other loans and leases.....	7.28	4.63	73	8.02	5.01	75	7.76	5	73	7.50	5.10	70			
Net loans and leases.....	29.62	61.58	7	36.15	63.77	10	35.91	63.98	9	36.68	62.73	11			
Debt securities over 1 year.....	14.12	15.55	43	12.24	14.60	37	11.97	14.63	40	14.30	14.83	48			
Mutual funds and equity securities	0.02	0.05	50	0.02	0.06	51	0.01	0.06	43	0.01	0.06	40			
Subtotal	43.76	78.16	7	48.41	79.65	9	47.88	79.97	10	50.99	79.31	11			
Interest-bearing bank balances	12.75	7.51	83	8.94	3.06	90	8.78	3.04	92	8.52	3.46	88			
Federal funds sold and reverse repos.....	13.04	0.82	93	12.88	1.57	89	14.12	1.66	91	12.62	1.81	90			
Debt securities 1 year or less	5.14	1.68	90	6.03	1.91	89	6.15	1.96	89	4.36	1.86	83			
Trading assets	16.45	1.01	96	14.08	1.19	93	13.29	1.33	92	13.65	1.34	92			
Total earning assets.....	91.14	91.05	51	90.34	89.53	60	90.23	89.74	57	90.14	89.84	53			
Non-interest cash and due from depository institutions.....	1.17	1.07	53	1.23	1.14	53	1.23	1.21	47	1.29	1.22	55			
Other real estate owned.....	0	0.02	20	0	0.03	19	0.01	0.04	21	0.01	0.05	23			
All other assets.....	7.70	7.82	47	8.43	9.27	40	8.54	8.98	42	8.57	8.86	46			
Memoranda															
Short-term investments	30.93	11.17	92	27.85	7.63	91	29.06	7.80	91	25.50	8.69	88			
U.S. Treasury securities.....	7.41	0.84	95	5.44	1.03	92	5.64	1.04	93	5.83	1.02	92			
US agency securities (excluding mortgage-backed securities)	0	0.63	24	0.27	0.54	50	0.48	0.69	59	0.58	0.75	61			
Municipal securities	0.56	1.69	42	0.66	1.34	46	0.70	1.62	42	0.77	1.60	43			
Mortgage-backed securities	4.23	11.75	12	4.32	11.44	12	4.20	11.13	12	3.86	11.06	11			
Asset-backed securities	0.97	0.32	82	1.13	0.28	84	1.02	0.33	83	1.17	0.30	86			
Other debt securities	6.09	0.42	96	6.45	0.39	96	6.09	0.41	97	6.45	0.38	96			
Loans held-for-sale.....	0.28	0.52	45	0.39	0.39	65	0.35	0.30	64	0.40	0.33	70			
Loans held for investment	30.44	61.72	7	36.42	63.50	10	36.20	63.93	9	36.94	62.63	11			
Real estate loans secured by 1–4 family	4.16	11.91	20	4.66	13.29	19	4.62	13.46	16	5	13.44	19			
Revolving	0.31	1.66	22	0.45	2.07	27	0.55	2.27	26	0.70	2.40	27			
Closed-end, secured by first liens	3.76	9.81	21	4.08	10.69	22	3.94	10.57	21	4.10	10.35	22			
Closed-end, secured by junior liens	0.09	0.22	37	0.13	0.28	39	0.14	0.31	37	0.20	0.34	43			
Commercial real estate loans	1.14	22.22	8	1.28	22.23	10	1.30	21.58	10	1.07	19.88	12			
Construction and land development.....	0.27	3.40	11	0.25	3.44	12	0.29	3.51	13	0.32	3.25	16			
Multifamily.....	0.38	3.12	10	0.41	3.01	12	0.37	2.72	13	0.26	2.54	14			
Nonfarm nonresidential	0.49	14.72	6	0.63	14.69	8	0.64	14.44	10	0.49	13.30	11			
Real estate loans secured by farmland.....	0	0.33	24	0	0.36	24	0	0.41	27	0	0.32	31			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	25.56	57.15	11	23.65	57.46	10	23.63	56.49	10	24.10	54.84	13			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	13.53	19.43	29	12.66	20.75	26	12.65	21.10	22	13.38	21.45	25			
Real estate loans secured by 1–4 family.....	1.01	2.64	26	1.23	3.15	30	1.50	3.50	31	1.87	3.77	34			
Revolving	12.52	16.59	32	11.43	17.39	30	11.15	17.39	26	11.51	17.41	30			
Closed-end.....	3.72	34.63	5	3.49	33.52	7	3.56	32.14	9	2.85	29.99	11			
Commercial real estate loans	0.88	5.26	13	0.69	5.09	12	0.80	5.20	12	0.85	4.90	13			
Construction and land development.....	0	0.93	12	0	0.94	15	0	1.02	13	0	0.89	15			
1–4 family.....	0.88	4.19	14	0.69	4.02	12	0.80	4.05	15	0.85	3.90	15			
Other.....	1.24	4.96	14	1.10	4.69	15	1.01	4.10	16	0.68	3.84	15			
Multifamily.....	1.60	22.93	5	1.70	22.15	7	1.75	21.40	7	1.32	20.03	10			
Nonfarm nonresidential	0.20	7.68	8	0.21	7.72	11	0.22	8.03	11	0.24	7.58	13			
Owner-occupied.....	1.40	14.95	6	1.49	14.34	7	1.53	13.38	8	1.08	12.45	11			
Other.....	0.01	0.54	25	0.01	0.55	25	0.01	0.63	29	0.01	0.51	32			
Real estate loans secured by farmland.....	1.66	0.06	96	1.89	0.11	92	2.36	0.12	94	2.76	0.17	94			
Loans to depository institutions and acceptances of other banks.....	24.15	22.17	61	24.65	19.53	70	25.45	20.32	69	25.39	20.53	66			
Commercial and industrial loans	24.94	6.13	92	27.93	7.13	92	27.28	7.36	92	27.55	7.61	91			
Loans to individuals	21.17	0.65	95	23.39	0.81	95	23.12	1.02	94	23.16	1.12	94			
Credit card loans	0.09	0.32	58	0.18	0.37	68	0.15	0.46	60	0.19	0.33	66			
Agricultural loans.....	23.69	9.09	87	21.79	9.85	85	21.22	9.66	88	20.09	10.32	86			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	95.06	381.27	9	100.72	391.26	12	97.40	379.80	11	93.60	366.85	11			
Real estate loans secured by 1–4 family.....	50.33	125.03	23	53.91	138.18	20	52.13	137.84	20	51.95	138.55	20			
Revolving	3.76	17.42	23	5.24	21.26	25	6.18	23.33	26	7.26	25.05	26			
Closed-end.....	46.57	106.14	23	48.67	115.20	22	45.95	112.79	22	44.68	111.69	23			
Commercial real estate loans	13.84	234.65	7	14.87	229.44	8	14.68	219.72	9	11.08	204.45	11			
Construction and land development.....	3.28	35.62	10	2.93	34.95	11	3.32	35.36	11	3.30	32.91	14			
1–4 family.....	0.01	6.34	12	0.01	6.61	12	0.01	7.04	12	0.01	6.16	14			
Other.....	3.27	28.16	10	2.92	27.32	11	3.31	27.26	13	3.29	26.01	14			
Multifamily.....	4.62	32.74	10	4.70	31.04	12	4.16	27.85	14	2.66	25.95	12			
Nonfarm nonresidential	5.93	155.06	6	7.25	152.10	7	7.21	147.22	9	5.13	137.03	10			
Owner-occupied.....	0.73	52.37	9	0.88	53.07	11	0.89	54.89	11	0.94	51.62	12			
Other.....	5.20	100.54	7	6.37	97.41	8	6.31	91.80	10	4.19	84.09	11			
Real estate loans secured by farmland.....	0.04	3.44	23	0.04	3.60	23	0.05	4.02	27	0.04	3.31	30			
Loans to depository institutions and acceptances of other banks.....	6.18	0.28	96	8.04	0.44	94	9.73	0.54	96	10.73	0.68	96			
Commercial and industrial loans	89.82	139.91	27	105.01	122.02	47	104.88	128.82	44	98.62	126.55	39			
Loans to individuals	92.78	37.47	83	118.95	43.51	87	112.45	42.67	88	106.99	44.83	83			
Credit card loans	78.76	3.30	95	99.63	4.34	95	95.29	5.31	94	89.95	5.73	94			
Agricultural loans.....	0.35	1.88	48	0.78	2.18	58	0.61	2.72	57	0.75	1.88	63			
Other loans and leases.....	88.10	49.54	76	92.80	52.44	79	87.47	51.79	77	78.01	52.78	71			
Supplemental															
Non-owner occupied CRE loans / Gross loans	4.45	27.32	6	4.56	26.45	7	4.55	24.79	9	3.92	23.09	11			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	16.57	183.76	8	19.41	178.57	8	18.76	167.93	11	15.22	156.17	12			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	17.30	240.85	7	20.29	236.10	8	19.65	225.98	11	16.16	210.40	11			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016									
Loan commitments (reported semiannually, June/Dec)	1,129,282,000	1,092,020,000	1,040,115,000	1,010,233,000										
Commit: Secured commercial real estate loans	5,222,000	5,041,000	4,514,000	4,216,000										
Commit: Unsecured real estate loans	7,645,000	7,940,000	6,779,000	6,935,000										
Credit card lines (reported semiannually, June/Dec)	710,399,000	708,022,000	696,007,000	678,301,000										
Securities underwriting	0	0	0	0										
Standby letters of credit	106,616,000	106,687,000	108,764,000	104,898,000										
Commercial and similar letters of credit	5,221,000	4,533,000	5,461,000	5,000,000										
Securities lent	123,620,000	98,361,000	117,550,000	123,876,000										
Credit derivatives - notional amount (holding company as guarantor)	543,607,000	603,388,000	724,939,000	735,142,000										
Credit derivatives - notional amount (holding company as beneficiary)	612,770,000	703,926,000	795,650,000	777,713,000										
Credit derivative contracts w/ purchased credit protection-investment grade..	917,866,000	1,060,285,000	1,237,047,000	1,175,020,000										
Credit derivative contracts w/ purchased credit protection-noninvest grade..	515,118,000	564,335,000	525,844,000	579,132,000										
Derivative Contracts														
Interest rate futures and forward contracts	3,809,427,000	3,582,927,000	4,547,875,000	6,070,303,000										
Written options contracts (interest rate)	1,676,032,000	2,204,922,000	3,126,970,000	4,392,612,000										
Purchased options contracts (interest rate)	1,520,804,000	1,948,181,000	2,640,981,000	4,110,506,000										
Interest rate swaps	18,058,498,000	17,381,362,000	18,412,321,000	18,943,998,000										
Futures and forward foreign exchange	3,648,505,000	3,755,279,000	4,496,599,000	2,593,977,000										
Written options contracts (foreign exchange)	907,442,000	908,242,000	1,568,527,000	1,131,709,000										
Purchased options contracts (foreign exchange)	900,737,000	959,330,000	1,545,705,000	1,155,143,000										
Foreign exchange rate swaps	6,633,013,000	6,126,957,000	6,795,312,000	5,613,519,000										
Commodity and other futures and forward contracts	206,320,000	192,930,000	190,264,000	221,742,000										
Written options contracts (commodity and other)	1,206,670,000	1,164,632,000	869,166,000	819,920,000										
Purchased options contracts (commodity and other)	1,090,342,000	1,021,452,000	754,143,000	756,585,000										
Commodity and other swaps	354,225,000	267,338,000	296,713,000	297,873,000										
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)	49.97	22.01	93	55.97	23.52	93	54.25	24.05	93	54.83	24.03	92		
Standby letters of credit	4.72	0.71	97	5.47	0.84	97	5.67	0.92	98	5.69	0.96	98		
Commercial and similar letters of credit	0.23	0.02	96	0.23	0.02	97	0.28	0.02	96	0.27	0.03	95		
Securities lent	5.47	0.18	94	5.04	0.40	92	6.13	0.62	92	6.72	0.75	91		
Credit derivatives - notional amount (holding company as guarantor)	24.05	0.35	97	30.92	0.42	98	37.81	0.52	98	39.90	0.30	98		
Credit derivatives - notional amount (holding company as beneficiary)	27.11	0.30	97	36.08	0.52	98	41.50	0.75	98	42.21	0.55	97		
Credit derivative contracts w/ purchased credit protection-investment grade..	40.61	0.25	97	54.34	0.30	98	64.52	0.52	98	63.77	0.19	98		
Credit derivative contracts w/ purchased credit protection-noninvest grade..	22.79	0.30	96	28.92	0.45	96	27.43	0.69	96	31.43	0.59	97		
Derivative contracts	1,770.37	48.62	97	2,025.13	68.47	96	2,359.70	65.81	96	2,502.51	75.35	97		
Interest rate contracts	1,109.02	34.36	97	1,287.31	47.31	96	1,498.30	43.84	96	1,819.16	53.66	96		
Interest rate futures and forward contracts	168.55	6.21	96	183.63	10.67	94	237.19	11.40	96	329.47	13.82	95		
Written options contracts (interest rate)	74.16	2.18	96	113.01	2.47	96	163.09	2.16	97	238.41	2.60	98		
Purchased options contracts (interest rate)	67.29	1.46	96	99.85	2.65	95	137.74	2.32	95	223.10	2.37	97		
Interest rate swaps	799.02	20.83	97	890.82	28.86	96	960.28	26.74	96	1,028.19	25.60	96		
Foreign exchange contracts	534.92	6.01	96	602.20	10.12	96	751.34	10.92	98	569.58	9.40	97		
Futures and forward foreign exchange contracts	161.43	3.47	95	192.46	5.23	96	234.52	5.22	97	140.79	4.53	94		
Written options contracts (foreign exchange)	40.15	0.03	98	46.55	0.05	98	81.81	0.14	99	61.42	0.06	99		
Purchased options contracts (foreign exchange)	39.85	0.04	98	49.17	0.08	98	80.62	0.13	99	62.70	0.06	99		
Foreign exchange rate swaps	293.48	0.77	98	314.02	2.03	96	354.41	2.17	99	304.67	2.34	99		
Equity, commodity, and other derivative contracts	126.44	1.86	96	135.63	3.32	96	110.06	4.08	95	113.77	3.81	96		
Commodity and other futures and forward contracts	9.13	0.14	96	9.89	0.19	95	9.92	0.25	95	12.04	0.30	95		
Written options contracts (commodity and other)	53.39	0.52	96	59.69	0.98	96	45.33	1.48	95	44.50	1.21	95		
Purchased options contracts (commodity and other)	48.24	0.37	96	52.35	0.94	96	39.33	1.29	94	41.06	1.12	95		
Commodity and other swaps	15.67	0.32	96	13.70	0.38	95	15.47	0.40	95	16.17	0.29	96		
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	160.91	42.82	95	156.07	45.53	93	150.88	44.93	94	153.99	46.60	93		

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	40,012,015,000	39,513,552,000	45,244,576,000	46,107,887,000	
Interest rate contracts	25,064,761,000	25,117,392,000	28,728,147,000	33,517,419,000	
Foreign exchange contracts	12,089,697,000	11,749,808,000	14,406,143,000	10,494,348,000	
Equity, commodity, and other contracts	2,857,557,000	2,646,352,000	2,110,286,000	2,096,120,000	
Derivatives Position					
Futures and forwards	7,664,252,000	7,531,136,000	9,234,738,000	8,886,022,000	
Written options	3,790,144,000	4,277,796,000	5,564,663,000	6,344,241,000	
Exchange-traded	1,075,206,000	1,082,583,000	882,274,000	2,070,060,000	
Over-the-counter	2,714,938,000	3,195,213,000	4,682,389,000	4,274,181,000	
Purchased options	3,511,883,000	3,928,963,000	4,940,829,000	6,022,234,000	
Exchange-traded	1,089,371,000	1,135,238,000	950,602,000	2,234,374,000	
Over-the-counter	2,422,512,000	2,793,725,000	3,990,227,000	3,787,860,000	
Swaps	25,045,736,000	23,775,657,000	25,504,346,000	24,855,390,000	
Held for trading	39,853,075,000	39,415,047,000	45,163,693,000	46,045,580,000	
Interest rate contracts	24,956,263,000	25,070,274,000	28,705,705,000	33,500,296,000	
Foreign exchange contracts	12,040,179,000	11,698,664,000	14,347,775,000	10,449,187,000	
Equity, commodity, and other contracts	2,856,633,000	2,646,109,000	2,110,213,000	2,096,097,000	
Non-traded	158,940,000	98,505,000	80,883,000	62,307,000	
Interest rate contracts	108,498,000	47,118,000	22,442,000	17,123,000	
Foreign exchange contracts	49,518,000	51,144,000	58,368,000	45,161,000	
Equity, commodity, and other contracts	924,000	243,000	73,000	23,000	
Derivative contracts (excluding futures and FX 14 days or less)	53,733,491,000	58,105,607,000	63,828,747,000	68,251,264,000	
One year or less	46,687,092,000	50,535,071,000	55,187,372,000	55,783,907,000	
Over 1 year to 5 years	4,860,071,000	5,272,886,000	6,234,157,000	9,853,201,000	
Over 5 years	2,186,328,000	2,297,650,000	2,407,218,000	2,614,156,000	
Gross negative fair value (absolute value)	459,577,000	335,736,000	367,328,000	353,017,000	
Gross positive fair value	462,617,000	347,474,000	380,185,000	367,234,000	
Held for trading	458,336,000	345,036,000	378,047,000	365,024,000	
Non-traded	4,281,000	2,438,000	2,138,000	2,210,000	
Current credit exposure on risk-based capital derivative contracts	129,479,000	97,924,000	90,137,000	94,772,000	
Credit losses on derivative contracts	34,000	12,000	5,000	7,000	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	62.64	94.10	10	63.57	93.44	7	63.50	92.91	6	72.69	92.20	12			
Foreign exchange contracts	30.22	3.49	92	29.74	3.20	93	31.84	3.39	94	22.76	3.53	92			
Equity, commodity, and other contracts	7.14	1.17	90	6.70	1.64	87	4.66	1.93	79	4.55	1.94	79			
Futures and forwards	19.15	14.05	67	19.06	13.49	70	20.41	12.78	72	19.27	13.23	72			
Written options	9.47	8.18	67	10.83	5.91	75	12.30	6.60	76	13.76	6.68	81			
Exchange-traded	2.69	0.14	94	2.74	0.15	94	1.95	0.23	90	4.49	0.27	93			
Over-the-counter	6.79	7.73	60	8.09	5.10	75	10.35	5.49	76	9.27	5.27	77			
Purchased options	8.78	3.42	77	9.94	4.42	77	10.92	4.19	79	13.06	4.73	85			
Exchange-traded	2.72	0.15	93	2.87	0.28	91	2.10	0.32	89	4.85	0.33	93			
Over-the-counter	6.05	2.86	78	7.07	3.35	79	8.82	3.20	81	8.22	3.32	79			
Swaps	62.60	68.76	35	60.17	69.75	33	56.37	70.34	27	53.91	68.94	24			
Held for trading	99.60	43.53	92	99.75	44.16	94	99.82	46.31	95	99.86	46.32	95			
Interest rate contracts	62.37	36.62	61	63.45	37.24	62	63.45	38.40	59	72.66	37.84	69			
Foreign exchange contracts	30.09	1.60	95	29.61	1.60	95	31.71	1.85	95	22.66	2.10	94			
Equity, commodity, and other contracts	7.14	0.68	93	6.70	0.83	91	4.66	1.14	83	4.55	1.01	85			
Non-traded	0.40	56.47	7	0.25	55.84	5	0.18	53.69	4	0.14	53.68	4			
Interest rate contracts	0.27	53.82	8	0.12	52.22	6	0.05	50.60	5	0.04	51.23	8			
Foreign exchange contracts	0.12	0.46	72	0.13	0.34	73	0.13	0.57	70	0.10	0.60	69			
Equity, commodity, and other contracts	0	0.10	77	0	0.13	78	0	0.16	77	0	0.21	73			
Derivative contracts (excluding futures and forex 14 days or less)	134.29	91.48	95	147.05	93.86	93	141.07	94.47	92	148.03	95.63	91			
One year or less	116.68	32.05	96	127.89	32.17	95	121.98	32.51	94	120.99	31.96	94			
Over 1 year to 5 years	12.15	27.06	28	13.34	30.45	29	13.78	31.16	26	21.37	31.85	36			
Over 5 years	5.46	29.56	18	5.81	28.09	19	5.32	28.71	20	5.67	29.43	19			
Gross negative fair value (absolute value)	1.15	1.55	46	0.85	0.83	52	0.81	0.72	58	0.77	0.69	59			
Gross positive fair value	1.16	2.23	21	0.88	1.19	38	0.84	0.85	50	0.80	0.71	61			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.75	0.07	96	2.15	0.06	95	2.33	0.06	97	2.14	0.06	95			
Gross positive fair value (X)	2.77	0.09	96	2.23	0.07	95	2.41	0.06	96	2.23	0.06	95			
Held for trading (X)	2.74	0.07	96	2.21	0.06	95	2.40	0.05	96	2.21	0.05	95			
Non-traded (X)	0.03	0.02	75	0.02	0.01	76	0.01	0.01	79	0.01	0.01	81			
Current credit exposure (X)	0.78	0.06	96	0.63	0.05	95	0.57	0.04	95	0.57	0.04	95			
Credit losses on derivative contracts	0.02	0	94	0.01	0	97	0	0	97	0	0	97			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	10.42	0.85	96	8.38	0.73	95	7.67	0.53	95	8.33	0.53	95			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Change: Allowance for Loan and Lease Losses excluding ATTR										
Beginning balance		12,783,000		12,315,000		12,355,000		12,060,000		
Gross losses		9,270,000		9,382,000		8,865,000		8,937,000		
Write-downs, transfers to loans held-for-sale		105,000		98,000		206,000		283,000		
Recoveries		1,657,000		1,573,000		1,552,000		1,597,000		
Net losses		7,613,000		7,809,000		7,313,000		7,340,000		
Provision for loan and lease losses		15,922,000		8,218,000		7,354,000		7,503,000		
Adjustments		3,864,000		59,000		-81,000		132,000		
Ending balance		24,956,000		12,783,000		12,315,000		12,355,000		
Memo: Allocated transfer risk reserve (ATTR)		13,000		1,000		1,000		0		
Analysis Ratios										
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC
	0.72	0.51	81	0.42	0.15	92	0.38	0.14	90	0.40
	2.27	0.82	94	1.17	0.24	94	1.07	0.24	94	1.14
	209.14	487.86	24	105.24	130.58	41	100.56	134.68	36	102.22
Provision for loan and lease losses / Average loans and leases		1.58	95	1.80	0.83	94	1.77	0.90	92	1.82
	3.59	1.55	95	1.78	0.81	94	1.76	0.89	92	1.80
	3.28	11.58	13	1.64	8.03	9	1.68	7.54	8	1.68
	438.59	299.17	79	306.42	218.72	81	336.59	214.03	83	257.40
Provision for loan and lease losses / Net loan and lease losses		69	187.90	151.73	72	194.77	160.51	73	160.04	136.22
Allowance for loan and lease losses / Total loans and leases not held for sale		1.32	93	1.34	0.28	94	1.29	0.30	92	1.36
Allowance for loan and lease losses / Total loans and leases		0.24	0.07	93	0.22	0.08	92	0.23	0.09	90
Allowance for loan and lease losses / Net loans and leases losses (X)		1.08	0.27	93	1.12	0.21	94	1.06	0.22	92
Allowance for loan and lease losses / Nonaccrual assets		0.01	0	93	0.01	0	90	0.03	0	92
All LL / 90+ days past due + nonaccrual loans and leases		17.66	33.98	20	17.74	36.22	20	17.37	41.30	14
Gross loan and lease losses / Average loans and leases		3.88	22.91	17	4.11	24.40	18	4.21	21.75	18
Recoveries / Average loans and leases		0.06	0.04	69	0.06	0.01	88	0.07	0.02	84
Net losses / Average loans and leases		-0.01	0.01	28	0.06	0.01	90	0.09	0.01	92
Write-downs, transfers to loans held-for-sale / Average loans and leases		-0.17	0.01	9	-0.03	0.02	19	0.10	0.03	69
Recoveries / Prior year-end losses		0	0	37	0.07	0	93	0.09	0.01	93
Earnings coverage of net loan and lease losses (X)		0.27	0.07	87	0.06	0.01	89	0.01	0.01	62
Real estate loans		0	0	59	0	-0.01	60	0	-0.03	70
Real estate loans secured by 1-4 family		0	0	59	0	0	55	0	-0.01	63
Revolving		0	0	57	0	-0.01	61	0	-0.02	68
Closed-end		0	0	58	0	0	56	0.03	0	87
Commercial real estate loans		0.64	0.11	94	0.13	0.02	92	0.01	0.02	-0.02
Construction and land development		0	0.02	26	0	0.01	45	0.01	0.01	64
1-4 family		0	0.08	96	0.13	0.01	95	0	0.01	44
Other		0.64	0.02	46	0	0.01	48	0	0	50
Real estate loans secured by farmland		0	0	50	0	0.01	52	0.01	0.01	47
Commercial and industrial loans		0.60	0.47	69	0.32	0.37	55	0.26	0.31	55
Loans to individuals		3.65	1.13	91	3.51	1.17	92	3.51	1.16	91
Credit card loans		3.85	2.92	68	3.72	3.11	63	3.60	2.92	61
Agricultural loans		0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0	0	50	0	0	50	0	0	50
Other loans and leases		0.10	0.15	62	0.06	0.15	52	0.01	0.14	40

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases	4,162,000		5,199,000		3,761,000		3,895,000							
90+ days past due loans and leases	2,490,000		2,631,000		2,664,000		2,920,000							
Nonaccrual loans and leases	5,693,000		4,172,000		3,659,000		4,800,000							
Total past due and nonaccrual loans and leases	12,345,000		12,002,000		10,084,000		11,615,000							
Restructured 30–89 days past due	281,000		293,000		321,000		413,000							
Restructured 90+ days past due	259,000		276,000		415,000		644,000							
Restructured nonaccrual	1,262,000		1,280,000		1,485,000		2,070,000							
Total restructured loans and leases	1,802,000		1,849,000		2,221,000		3,127,000							
30–89 days past due loans held for sale	0		18,000		7,000		0							
90+ days past due loans held for sale	0		43,000		0		0							
Nonaccrual loans held for sale	23,000		52,000		4,000		26,000							
Total past due and nonaccrual loans held for sale	23,000		113,000		11,000		26,000							
Restructured loans and leases in compliance	3,448,000		3,507,000		3,508,000		4,157,000							
Other real estate owned	43,000		61,000		99,000		144,000							
Other Assets														
30–89 days past due	0		0		0		0							
90+ days past due	0		0		0		0							
Nonaccrual	0		0		0		0							
Total other assets past due and nonaccrual	0		0		0		0							
Percent of Loans and Leases														
30–89 days past due loans and leases	0.60	0.39	79	0.72	0.43	81	0.54	0.44	68	0.57	0.47	66		
90+ days past due loans and leases	0.36	0.12	84	0.37	0.15	84	0.38	0.17	81	0.42	0.20	79		
Nonaccrual loans and leases	0.82	0.66	70	0.58	0.51	63	0.52	0.54	51	0.70	0.63	60		
90+ days past due and nonaccrual loans and leases	1.18	0.85	79	0.95	0.71	74	0.90	0.75	72	1.12	0.88	69		
30–89 days past due restructured	0.04	0.01	85	0.04	0.01	82	0.05	0.02	81	0.06	0.02	80		
90+ days past due restructured	0.04	0.01	90	0.04	0.01	90	0.06	0.01	89	0.09	0.01	88		
Nonaccrual restructured	0.18	0.13	69	0.18	0.14	66	0.21	0.16	70	0.30	0.20	74		
30–89 days past due loans held for sale	0	0	38	0	0	88	0	0	83	0	0	37		
90+ days past due loans held for sale	0	0	41	0.01	0	92	0	0	43	0	0	42		
Nonaccrual loans held for sale	0	0.01	79	0.01	0	88	0	0	77	0	0	77		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.60	0.40	79	0.72	0.43	81	0.54	0.44	68	0.57	0.47	66		
90+ days past due assets	0.36	0.12	84	0.37	0.15	84	0.38	0.18	81	0.42	0.20	79		
Nonaccrual assets	0.82	0.67	69	0.58	0.53	62	0.52	0.57	50	0.70	0.64	58		
30+ days past due and nonaccrual assets	1.78	1.29	77	1.67	1.19	81	1.44	1.26	65	1.69	1.39	67		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.36	0.52	36	0.35	0.44	44	0.33	0.48	32	0.42	0.54	35		
90+ days past due and nonaccrual assets + other real estate owned	0.36	0.55	35	0.35	0.48	42	0.33	0.52	28	0.43	0.59	31		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.43	0.60	34	0.43	0.53	42	0.42	0.60	32	0.55	0.72	33		
Allowance for loan and lease losses	38.96	66.66	24	65	115.41	26	64.98	118.28	26	82.22	129.01	29		
Equity capital + allowance for loan and lease losses	4.33	4.97	44	4.03	4.28	53	3.84	4.79	39	4.77	5.78	40		
Tier 1 capital + allowance for loan and lease losses	5.06	6.05	42	4.93	5.65	46	4.71	6.16	37	5.73	7.35	37		
Loans and leases + other real estate owned	1.40	0.97	78	1.16	0.85	76	1.14	0.96	66	1.48	1.15	77		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.59	0.39	78	0.74	0.38	88	0.57	0.42	75	0.67	0.44	80			
	90+ days past due		0.33	0.16	83	0.20	0.16	76	0.33	0.22	78	0.60	0.26	81			
	Nonaccrual.....		1.16	0.76	82	0.96	0.46	87	1.15	0.57	85	1.34	0.69	85			
Commercial and industrial	30–89 days past due		0.23	0.23	63	0.40	0.31	70	0.25	0.30	52	0.26	0.32	51			
	90+ days past due		0.10	0.03	84	0.07	0.05	71	0.06	0.05	70	0.04	0.05	65			
	Nonaccrual.....		1.72	0.75	90	1.10	0.83	70	0.60	0.76	50	1.04	0.93	59			
Individuals	30–89 days past due		1.03	0.83	70	1.09	0.83	65	1.11	0.84	65	1.06	0.97	58			
	90+ days past due		0.95	0.14	93	1.05	0.17	92	1.01	0.16	94	0.95	0.19	91			
	Nonaccrual.....		0.29	0.28	68	0.23	0.17	66	0.26	0.23	63	0.26	0.24	65			
Depository institution loans	30–89 days past due		0	0	46	0.03	0	94	0.01	0	94	0.01	0	92			
	90+ days past due		0.01	0	93	0.01	0	98	0.02	0	96	0	0.05	44			
	Nonaccrual.....		0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural	30–89 days past due		0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25			
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	41			
	Nonaccrual.....		0.30	0.49	63	0.23	0.67	59	0.48	0.75	62	0.83	0.96	71			
Foreign governments	30–89 days past due		0	0	50	1.05	0.07	94	0	0.01	46	0	0	50			
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50			
	Nonaccrual.....		0	0.09	46	0.04	0.03	88	0.05	0.06	85	0	0.06	46			
Other loans and leases	30–89 days past due		0.59	0.18	85	0.65	0.20	86	0.18	0.17	65	0.24	0.20	74			
	90+ days past due		0.06	0.01	91	0.04	0.01	87	0.05	0.01	86	0.04	0.02	80			
	Nonaccrual.....		0.15	0.15	67	0.09	0.13	60	0.13	0.14	65	0.19	0.10	74			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.61	0.65	62	0.91	0.67	75	0.84	0.71	65	0.98	0.74	71			
	90+ days past due	0.35	0.33	80	0.37	0.31	77	0.62	0.46	77	1.02	0.49	79			
	Nonaccrual	1.32	0.89	75	1.27	0.73	83	1.52	0.86	83	1.83	0.97	83			
Revolving	30–89 days past due	0.83	0.48	81	0.63	0.45	68	0.95	0.50	85	0.82	0.61	77			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual	4.99	1.13	90	3.92	1	90	4.25	1.17	90	4.62	1.17	90			
Closed-end	30–89 days past due	0.59	0.65	56	0.94	0.70	73	0.82	0.75	63	1.01	0.79	71			
	90+ days past due	0.38	0.38	80	0.41	0.35	79	0.70	0.53	76	1.19	0.57	78			
Junior lien	Nonaccrual	1.02	0.87	66	0.98	0.70	75	1.15	0.84	73	1.37	0.96	71			
	30–89 days past due	0.02	0.02	68	0.03	0.02	64	0.03	0.03	67	0.05	0.03	76			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0.06	0.04	68	0.08	0.04	72	0.17	0.06	86	0.21	0.07	85			
Commercial real estate	30–89 days past due	1.14	0.26	96	1.01	0.18	98	0.09	0.17	31	0.14	0.18	46			
	90+ days past due	0.96	0.02	99	0	0.03	19	0	0.03	20	0.30	0.04	95			
	Nonaccrual	0.77	0.62	69	0.06	0.23	20	0.31	0.28	63	0.32	0.34	52			
Construction and development	30–89 days past due	0.57	0.28	78	0	0.28	12	0	0.21	10	0	0.23	11			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0.09	0.03	84			
1–4 family	Nonaccrual	0.11	0.41	50	0.04	0.20	38	0.35	0.19	79	0.02	0.24	24			
	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0.09	0	95			
Other	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
	30–89 days past due	0.57	0.22	83	0	0.20	15	0	0.13	14	0	0.13	14			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0.11	0.35	54	0.04	0.17	44	0.35	0.15	82	0.02	0.18	30			
Multifamily	30–89 days past due	0.63	0.09	93	0.92	0.08	96	0	0.10	18	0.34	0.07	90			
	90+ days past due	1.78	0	99	0	0	41	0	0.01	39	0.21	0.01	96			
	Nonaccrual	0.01	0.11	43	0.06	0.05	70	0.06	0.08	60	0.13	0.10	70			
Nonfarm non-residential	30–89 days past due	1.85	0.23	97	1.48	0.14	99	0.18	0.17	59	0.13	0.17	46			
	90+ days past due	0.84	0.02	97	0	0.03	22	0	0.03	21	0.47	0.04	96			
Owner Occupied	Nonaccrual	1.73	0.80	88	0.06	0.28	16	0.43	0.30	68	0.61	0.38	75			
	30–89 days past due	0.01	0.07	23	0.02	0.07	27	0.08	0.09	50	0.04	0.07	40			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
Other	Nonaccrual	0.11	0.27	25	0.06	0.16	28	0.02	0.17	19	0.11	0.21	34			
	30–89 days past due	1.84	0.14	98	1.46	0.07	99	0.10	0.07	74	0.09	0.09	63			
	90+ days past due	0.84	0.01	97	0	0.01	30	0	0.01	31	0.47	0.02	98			
	Nonaccrual	1.62	0.44	92	0	0.10	9	0.41	0.13	88	0.50	0.14	91			
Farmland	30–89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21			
Credit card	30–89 days past due	1.02	0.95	51	1.18	1.19	43	1.18	1.22	42	1.11	1.08	44			
	90+ days past due	1.08	0.63	73	1.23	0.78	71	1.17	0.73	67	1.09	0.75	65			
	Nonaccrual	0.26	0.05	87	0.18	0.11	77	0.19	0.09	81	0.20	0.08	86			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
Common Equity Tier 1 Capital												
Common stock plus related surplus			43,904,000		46,363,000		63,751,000		77,914,000			
Retained earnings			173,620,000		165,369,000		151,347,000		138,425,000			
Accumulated other comprehensive income (AOCI)			-32,058,000		-36,318,000		-37,170,000		-33,199,000			
Common equity tier 1 minority interest			141,000		154,000		147,000		224,000			
Common equity tier 1 capital before adjustments/deductions			185,607,000		175,568,000		178,075,000		183,364,000			
Common Equity Tier 1 Capital: Adjustments/Deductions												
Less: Goodwill, intangible assets, and deferred tax assets			36,928,000		37,523,000		38,165,000		36,031,000			
Accumulated other comprehensive income-related adjustments			1,593,000		123,000		-728,000		-698,000			
Other deductions from common equity tier 1 capital			-188,000		124,000		1,386,000		140,000			
Subtotal:			147,274,000		137,798,000		139,252,000		147,891,000			
Adjustments and deductions for common equity tier 1 capital			0		0		0		0			
Common equity tier 1 capital			147,274,000		137,798,000		139,252,000		147,891,000			
Additional Tier 1 Capital												
Additional tier 1 capital instruments and related surplus			20,717,000		19,217,000		19,676,000		20,446,000			
Non-qualifying capital instruments			0		0		0		0			
Tier 1 minority interest not included in common equity tier 1 capital			35,000		42,000		55,000		105,000			
Additional tier 1 capital before deductions			20,752,000		19,259,000		19,731,000		20,551,000			
Less: Additional tier 1 capital deductions			973,000		1,252,000		1,268,000		3,601,000			
Additional tier 1 capital			19,779,000		18,007,000		18,463,000		16,950,000			
Tier 1 Capital			167,053,000		155,805,000		157,715,000		164,841,000			
Tier 2 Capital												
Tier 2 capital instruments and related surplus			23,481,000		23,673,000		23,324,000		23,673,000			
Non-qualifying capital instruments			331,000		326,000		321,000		329,000			
Total capital minority interest not included in tier 1 capital			41,000		46,000		47,000		40,000			
Allowance for loan and lease losses in tier 2 capital			14,127,000		13,897,000		13,681,000		13,453,000			
Exited advanced approach eligible credit reserves			5,176,000		1,523,000		1,385,000		1,500,000			
Unrealized gains on AFS preferred stock classified as equity			37,980,000		37,942,000		37,373,000		37,495,000			
Tier 2 capital before deductions			29,029,000		25,568,000		25,077,000		25,542,000			
Exited advanced approach tier 2 capital before deductions			31,000		36,000		55,000		52,000			
Less: Tier 2 capital deductions			37,949,000		37,906,000		37,318,000		37,443,000			
Tier 2 capital			28,998,000		25,532,000		25,022,000		25,490,000			
Total capital			205,002,000		193,711,000		195,033,000		202,284,000			
Exited advanced approach total capital			196,051,000		181,337,000		182,737,000		190,331,000			
Total Assets for Capital Ratios												
Average total consolidated assets, adjusted			2,300,081,000		1,996,158,000		1,940,703,000		1,910,622,000			
Less: Deductions from common equity tier 1 capital			38,822,000		39,578,000		40,239,000		40,493,000			
Less: Other deductions			-4,356,000		-459,000		3,912,000		923,000			
Total assets for leverage ratio			2,265,615,000		1,957,039,000		1,896,552,000		1,869,206,000			
Total risk-weighted assets			1,242,381,000		1,168,848,000		1,174,448,000		1,138,167,000			
Exited advanced approach total RWA			1,278,977,478		1,142,804,246		1,131,932,537		1,134,863,961			
Capital Ratios												
Common equity tier 1 capital, column A	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column B	11.85	12.35	45	11.79	12.11	49	11.86	12.09	54	12.99	12.16	73
Tier 1 capital, column A	11.52	0.30	93	12.06	0.29	96	12.30	0.52	94	13.03	0.44	98
Tier 1 capital, column B	13.45	13.08	62	13.33	12.78	68	13.43	12.85	70	14.48	12.95	76
Tier 1 capital, column A	13.06	0.34	93	13.63	0.34	93	13.93	0.60	94	14.53	0.51	95
Total capital, column A	16.50	15.23	75	16.57	14.36	82	16.61	14.45	81	17.77	14.63	87
Total capital, column B	15.33	0.39	93	15.87	0.38	95	16.14	0.67	94	16.77	0.57	98
Tier 1 leverage	7.37	9.13	6	7.96	9.76	10	8.32	9.71	11	8.82	9.53	26
Supplementary leverage ratio, advanced approaches HCs	6.99	8.72	15	6.20	7.41	22	6.40	7.31	33	6.77	6.58	40

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	301,011,000	315,915,000	309,285,000	311,226,000	
Real estate loans.....	58,826,000	55,431,000	53,485,000	55,235,000	
Commercial and industrial loans	109,657,000	119,593,000	120,072,000	120,154,000	
Loans to depository institutions and other banks acceptances	11,367,000	13,526,000	16,461,000	18,980,000	
Loans to foreign governments and institutions	4,863,000	5,144,000	6,531,000	7,451,000	
Loans to individuals	46,024,000	55,075,000	50,654,000	52,459,000	
Agricultural loans.....	629,000	1,223,000	823,000	1,146,000	
Other foreign loans.....	69,581,000	65,828,000	61,106,000	55,536,000	
Lease financing receivables.....	64,000	95,000	153,000	265,000	
Debt securities	136,894,000	123,485,000	111,947,000	113,743,000	
Interest-bearing bank balances	141,318,000	101,815,000	116,322,000	99,979,000	
Total selected foreign assets	579,223,000	541,215,000	537,554,000	524,948,000	
Total foreign deposits	650,516,000	570,361,000	545,761,000	514,329,000	
Interest-bearing deposits	549,973,000	484,669,000	465,113,000	426,889,000	
Non-interest-bearing deposits.....	100,543,000	85,692,000	80,648,000	87,440,000	
Analysis Ratios					
Yield: Foreign loans	4.40	0.87	87	5.53	1.25
Cost: Interest-bearing deposits.....	0.58	0.42	67	1.30	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.08	5.18	28	0.05	27.03
Commercial and industrial loans	0.47	0.64	66	0.19	0.29
Foreign governments and institutions	0	0	50	0	50
Growth Rates					
Net loans and leases.....	-4.72	-2.40	53	2.14	22.48
Total selected assets.....	7.02	2.04	59	0.68	12.40
Deposits	14.05	3.46	50	4.51	10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		14,593,000	17,319,000	21,386,000	21,116,000		-15.74	-59.39
1–4 family residential loans.....		6,187,000	8,062,000	9,532,000	12,358,000		-23.26	-66.66
Home equity lines.....		88,000	130,000	470,000	575,000		-32.31	-85.96
Credit card receivables.....		0	0	22,000	32,000			-100.00
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			-100.00
All other loans and leases.....		8,318,000	9,127,000	11,362,000	8,151,000		-8.86	-49.94
Retained credit exposure.....		28,000	26,000	52,000	162,000		7.69	-95.45
1–4 family residential loans.....		0	0	5,000				
Home equity lines.....		1,000	0	5,000				
Credit card receivables.....		0	0	0				
Auto loans.....		0	0	0				
Commercial and industrial loans.....		0	0	0				
All other loans and leases.....		27,000	26,000	42,000				3.85
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		29,522,000	31,489,000	5,979,000	4,915,000		-6.25	486.69
Credit exposure from credit enhancements provided to conduit structures		1,505,000	1,419,000	1,708,000	1,741,000		6.06	-21.98
Liquidity commitments provided to conduit structures		28,017,000	30,070,000	4,271,000	3,174,000		-6.83	802.90
Activity as a Percent of Total Assets		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Securitization activities.....		0.65	0.89	1.12		1.15		
1–4 family residential loans.....		0.27	0.41	0.50		0.67		
Home equity lines.....		0	0.01	0.02		0.03		
Credit card receivables.....		0	0	0		0		
Auto loans.....		0	0	0		0		
Commercial and Industrial loans		0	0	0		0		
All other loans and leases		0.37	0.47	0.59		0.44		
Asset-backed commercial paper conduits.....		1.31	1.61	0.31		0.27		
Credit exposure from credit enhancements provided to conduit structures		0.07	0.07	0.09		0.09		
Liquidity commitments provided to conduit structures		1.24	1.54	0.22		0.17		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		13.13	12.24	12.13		12.89		
Home equity lines		1	1.22	1.52		1.89		
Credit card receivables.....		20.72	22.82	22.42		22.46		
Auto loans and other consumer loans.....		2.27	2.82	2.68		2.81		
Commercial and industrial loans		23.63	24.05	24.67		24.62		
All other loans and leases.....		39.26	36.84	36.59		35.32		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	Dollar Amount in Thousands						Percent Change	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0.19		0.15		0.24		
1–4 family residential loans.....		0		0		0.05		
Home equity lines.....		1.14		0		1.06		
Credit card receivables.....						0		
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....		0.32		0.28		0.37		
Unused commitments to provide liquidity (servicer advance).....		0		0		0		0
Seller's interest carried as securities and loans		0		0		0		0
Home equity lines.....		0		0		0		0
Credit card receivables.....						0		0
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0.02		0.02		0.03		0.10
Total retained credit exposure and asset sale credit exposure		1.81		1.62		1.82		1.95
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		469,000		926,000		1,012,000		1,247,000
Home equity lines.....		3,000		5,000		171,000		18,000
Credit card receivables.....		0		0		0		0
Auto loans		0		0		0		0
Commercial and industrial loans		0		0		0		0
All other loans and leases.....		0		0		0		0
Total 30–89 days past due securitized assets.....		472,000		931,000		1,183,000		1,265,000
90+ Days Past Due Securitized Assets								
1–4 family residential loans		397,000		251,000		381,000		484,000
Home equity lines.....		10,000		3,000		37,000		6,000
Credit card receivables.....		0		0		0		0
Auto loans		0		0		0		0
Commercial and industrial loans		0		0		0		0
All other loans and leases.....		0		0		0		0
Total 90+ days past due securitized assets		407,000		254,000		418,000		490,000
Total past due securitized assets.....		879,000		1,185,000		1,601,000		1,755,000
Net Losses on Securitized Assets								
1–4 family residential loans		26,000		49,000		54,000		107,000
Home equity lines.....		0		0		0		0
Credit card receivables.....		0		0		2,000		2,000
Auto loans		0		0		0		0
Commercial and industrial loans		0		0		0		0
All other loans and leases.....		0		0		0		3,000
Total net losses on securitized assets.....		26,000		49,000		56,000		112,000

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	7.58	11.49	10.62	10.09	
Home equity lines	3.41	3.85	36.38	3.13	
Credit card receivables			0	0	
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 30–89 days past due securitized assets	3.23	5.38	5.53	5.99	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	6.42	3.11	4	3.92	
Home equity lines	11.36	2.31	7.87	1.04	
Credit card receivables			0	0	
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 90+ days past due securitized assets	2.79	1.47	1.95	2.32	
Total past due securitized assets percent of securitized assets	6.02	6.84	7.49	8.31	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.42	0.61	0.57	0.87	
Home equity lines	0	0	0	0	
Credit card receivables			9.09	6.25	
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0.04	
Total net losses on securitized assets	0.18	0.28	0.26	0.53	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.06	1.89	1.89	2.24	
Home equity lines	0.86	0.68	2.47	0.92	
Credit card receivables	1.02	1.18	1.18	1.11	
Commercial and industrial loans	0.23	0.40	0.25	0.26	
All other loans and leases	0.58	0.57	0.23	0.28	
Total managed loans past due 30–89 days	0.65	0.83	0.68	0.73	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.78	0.65	1.06	1.56	
Home equity lines	0.14	0.03	0.34	0.04	
Credit card receivables	1.08	1.23	1.17	1.09	
Commercial and industrial loans	0.10	0.07	0.06	0.04	
All other loans and leases	0.14	0.03	0.04	0.06	
Total managed loans past due 90+ days	0.41	0.39	0.43	0.48	
Total Past Due Managed Assets	1.06	1.22	1.11	1.21	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.03	0.12	0.14	0.27	
Home equity lines	-0.17	-0.03	0.09	0.30	
Credit card receivables	3.85	3.72	3.60	3.42	
Commercial and industrial loans	0.60	0.32	0.26	0.34	
All other loans and leases	0.32	0.32	0.32	0.41	
Net Losses on Managed Assets Percent of Total Managed Assets	1.08	1.07	1.02	1.05	

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Operating Income								
Income from bank subsidiaries		32,000	53,000	50,000	541,000		-39.62	
Dividends		0	0	0	0			
Interest		9,000	51,000	51,000	214,000		-82.35	-96.28
Management and service fees		0	0	0	0			
Other income		23,000	2,000	-1,000	327,000		1050.00	
Income from nonbank subsidiaries		607,000	1,095,000	15,133,000	15,482,000		-44.57	-72.69
Dividends		105,000	291,000	14,554,000	14,999,000		-63.92	
Interest		612,000	893,000	638,000	328,000		-31.47	-73.67
Management and service fees		0	0	0	0			
Other income		-110,000	-89,000	-59,000	155,000			
Income from subsidiary holding companies		6,648,000	28,466,000	11,566,000	11,387,000		-76.65	-51.87
Dividends		2,250,000	23,056,000	8,300,000	7,500,000		-90.24	-83.33
Interest		3,541,000	4,147,000	4,244,000	3,430,000		-14.61	1027.71
Management and service fees		0	0	0	0			
Other income		857,000	1,263,000	-978,000	457,000		-32.15	
Total income from subsidiaries		7,287,000	29,614,000	26,749,000	27,410,000		-75.39	-37.14
Securities gains (losses)		0	-2,000	-166,000	3,000			
Other operating income		-1,000,000	-1,255,000	828,000	-558,000			
Total operating income		6,287,000	28,357,000	27,411,000	26,855,000		-77.83	-61.37
Operating Expenses								
Personnel expenses		186,000	166,000	120,000	13,000		12.05	18500.00
Interest expense		5,274,000	5,623,000	5,552,000	4,829,000		-6.21	50.69
Other expenses		654,000	881,000	817,000	786,000		-25.77	-55.63
Provision for loan and lease losses		0	0	0	0			
Total operating expenses		6,114,000	6,670,000	6,489,000	5,628,000		-8.34	22.89
Income (loss) before taxes		173,000	21,687,000	20,922,000	21,227,000		-99.20	-98.47
Applicable income taxes (credit)		-981,000	-1,703,000	714,000	8,937,000			
Extraordinary items					0			
Income before undistributed income of subsidiaries		1,154,000	23,390,000	20,208,000	12,290,000		-95.07	-90.87
Equity in undistributed income of subsidiaries		9,893,000	-3,989,000	-2,163,000	-19,088,000			115.02
Bank subsidiaries		0	0	0	0			
Nonbank subsidiaries		3,980,000	893,000	-10,880,000	-12,690,000		345.69	-24.79
Subsidiary holding companies		5,913,000	-4,882,000	8,717,000	-6,398,000			
Net income (loss)		11,047,000	19,401,000	18,045,000	-6,798,000		-43.06	-35.93
Memoranda								
Bank net income		0	0	0	0			
Nonbank net income		4,085,000	1,184,000	3,674,000	2,309,000		245.02	-22.81
Subsidiary holding companies' net income		8,163,000	18,174,000	17,017,000	1,102,000		-55.08	-36.27

